BRS	656	(@ad<20000619).ad. and (prepaid adj2 card) and (deduct\$4 or subtract\$4)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/07/06 12:38
BRS	475	((nearest adj3 neighbor) near5 algorithm)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/06 13:36
BRS	337	(@ad<20000619).ad. and ((prepaid or credit) adj2 card) and ((merchant or vendor adj2 bank) and (iss\$4 adj4 bank))	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/06 13:45
BRS	167	(@ad<20000619).ad. and ((prepaid or credit) adj2 card) and bank and ((payment or pay) near3 mechanism)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/06 13:42
BRS	142	((@ad<20000619).ad. and ((prepaid or credit) adj2 card) and bank and ((payment or pay) near3 mechanism)) and (approval pre/2 code)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/06 13:41
BRS	126	(@ad<20000619).ad. and ((prepaid or credit) adj2 card) and ((merchant or vendor) adj2 account) and (iss\$4 adj4 bank) and (approv\$4 ajd3 code)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/06 13:50
BRS	118	(@ad<20000619).ad. and ((prepaid or credit) adj2 card) and ((merchant or vendor) adj2 bank) and (iss\$4 adj4 bank)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/07/06
BRS	99	((@ad<20000121).ad. and ((approve approval) near10 (forward send))) and (signature)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2003/10/20 11:19
BRS	77	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) same (document form) same (notify notification mail email e-mail)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/05/05 14:25
BRS	70	((@ad<20000121).ad. and ((approve approval) near10 (forward send))) and (signature and (hyperlink or link))	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2003/10/20 11:21
BRS	68	(705/\$\$).ccls. and (@ad<19990726).ad. and ((filing or filed)) and ((electr\$4 or digital) near3 sign\$4) and (forward or reply) and (approv\$4) and ((e\$3mail) or (electronic adj2 mail))	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/06/04 17:47
BRS	64	(@ad<20000619).ad. and (prepaid adj2 card) and (deduct\$4 or subtract\$4) and (approv\$4)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/06 12:40
BRS	59	(5,748,738 5,754,840 6,192,407 6,161,146 5,608,874 6,237,096 6,192,165 6,298,327 6,014,663 6,289,460 6,185,683 6,363,361 5,987,429 5,982,898 6,182,124 6,297,891 5,276,869 5,724,574 5,732,219 5,778,352 5,790,790 5,956,489 6,138,162 6,073,105 6,154, "840" 6,314,425 6,324,648 6,477,578 ).pn.	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/02/19 10:12
BRS	58	(705/\$\$).ccls. and (@ad<19990726).ad. and ((filing or filed)) and ((electr\$4 or digital) near3 sign\$4) and (forward or reply) and (approv\$4) and ((e\$3mail) or (electronic adj2 mail)) and (not (ginter).in.)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/06/04 17:45
BRS	56	(@ad<20000619).ad. and (prepaid adj2 card) and (deduct\$4 or	USPAT; US-	2004/07/06

			T=1=	1 (0 (0
		subtract\$4) and (approv\$4 ) and (bank or issu\$4)	PGPUB; EPO; JPO; DERWENT;	12:42
			IBM_TDB	<u> </u>
BRS	53	(marks near2 laurence).in.	USPAT; US- PGPUB; EPO;	2004/04/26 17:30
			JPO; DERWENT; IBM TDB	
BRS	53	(705/\$\$).ccls. and (@ad<19990726).ad. and ((filing or filed)) and	USPAT; US-	2004/06/04
		((electr\$4 or digital) near3 sign\$4) and (forward or reply) and (approv\$4) and(attach\$5) and ((e\$3mail) or (electronic adj2 mail))	PGPUB; EPO; JPO; DERWENT;	17:47
			IBM_TDB	
BRS	43	(705/\$\$).ccls. and (@ad<19990726).ad. and ((filing or filed)) and	USPAT; US-	2004/06/04
		((electr\$4 or digital) near3 sign\$4) and (forward or reply) and (approv\$4) and (attach\$5) and ((e\$3mail) or (electronic adj2 mail)) and (not	PGPUB; EPO; JPO; DERWENT;	17:45
		(ginter).in.)	IBM_TDB	
BRS	40	(@ad<20000619).ad. and ((prepaid or credit) adj2 card) and ((merchant	USPAT; US-	2004/07/06
		or vendor) adj2 account) and (iss\$4 adj4 bank) and (approv\$4 adj3 code)	PGPUB; EPO;	13:50
			JPO; DERWENT; IBM_TDB	
BRS	40	(@ad<20000619).ad. and ((prepaid or credit) adj2 card) and ((merchant	USPAT; US-	2004/07/06
		or vendor) adj2 account) and (iss\$4 adj4 bank) and (approv\$4 adj3 code) and (authorization or author\$4)	PGPUB; EPO; JPO; DERWENT;	13:50
		Total (attrovited address 1)	IBM_TDB	
BRS	36	(@ad<19990726).ad. and (electronic near5 (notary or notaries))	USPAT; US-	2003/10/20
			PGPUB; EPO;	12:07
			JPO; DERWENT; IBM_TDB	
BRS	35	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) same	USPAT; US-	2004/05/05
		(electronic or digital) adj5 (document form) same (notify notification mail email e-mail)	PGPUB; EPO;	14:18
		erriali e-iriali)	JPO; DERWENT; IBM TDB	
BRS	32	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) and	USPAT; US-	2004/06/08
		(((electronic or digital) adj5 (filing))or e\$4filing)	PGPUB; EPO;	07:27
			JPO; DERWENT; IBM_TDB	
BRS	31	(@ad<20000619).ad. and (prepaid adj2 card) and (deduct\$4 or	USPAT; US-	2004/07/06
		subtract\$4) and (approv\$4) and (bank or issu\$4)and (merchant vendor)	PGPUB; EPO; JPO; DERWENT;	12:51
į			IBM TDB	
BRS	31	(@ad<20000619).ad. and (prepaid adj2 card) and (deduct\$4 or	USPAT; US-	2004/07/06
		subtract\$4) and (approv\$4) and (bank or issu\$4)and (merchant vendor)	PGPUB; EPO;	13:24
			JPO; DERWENT; IBM TDB	
BRS	28	(@ad<19990726).ad. and (electronic near3 filing) and ((electronic or	USPAT; US-	2004/06/04
		digital) near3 signature)	PGPUB; EPO;	17:39
			JPO; DERWENT; IBM TDB	
BRS	26	((@ad<20000619).ad. and ((prepaid or credit) adj2 card) and ((merchant	USPAT; US-	2004/07/06
		or vendor) adj2 bank) and (iss\$4 adj4 bank)) and (approv\$4 adj2 code)	PGPUB; EPO;	13:47
			JPO; DERWENT; IBM TDB	
BRS	24	(shear).in. and metadata	USPAT; US-	2004/06/04
			PGPUB; EPO;	16:21
			JPO; DERWENT;	
BRS	23	((gough).in. or (hickman).in.) and ((e\$1mail or electronic adj1 mail))	IBM_TDB USPAT; US-	2004/06/02
-,	-0	(18288-17.11. Or (1100011011).11.7 and (1841111011 or electronic adj r mail))	PGPUB; EPO;	16:26
			JPO; DERWENT;	

			T	
BRS	23	((gough).in. or (hickman).in.) and ((e\$1mail or electronic adj1 mail))	IBM_TDB USPAT; US- PGPUB; EPO; JPO; DERWENT;	2004/06/02 16:27
BRS	22	(hickman near2 paul).in.	IBM_TDB USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/06/02 16:21
BRS	22	(hickman near2 paul).in.	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/06/02 10:00
BRS	22	(((@ad<20000619).ad. and ((prepaid or credit) adj2 card) and ((merchant or vendor) adj2 bank) and (iss\$4 adj4 bank)) and (approv\$4 adj2 code)) and (clearing)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/06 13:47
BRS	22	(((@ad<20000619).ad. and ((prepaid or credit) adj2 card) and ((merchant or vendor) adj2 bank) and (iss\$4 adj4 bank)) and (approv\$4 adj2 code)) and (clearing or settlement or settle)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/06 13:49
BRS	22	(((@ad<20000619).ad. and ((prepaid or credit) adj2 card) and ((merchant or vendor) adj2 bank) and (iss\$4 adj4 bank)) and (approv\$4 adj2 code)) and (clearing or settlement or settle) and (account)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/06 13:49
BRS	20	(@ad<19990726).ad. and (electronic near4 (filing or filed)) and ((electr\$4 or digital) near3 sign\$4) and (forward or reply) and (approv\$4)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/06/04 17:43
BRS	18	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) same (electronic or digital) adj5 (document form) same (notify notification mail email e-mail) and ((attch attached link or hyperlink or hyper\$1link) same (document or form))	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/05/05 14:44
BRS	18	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) same (electronic or digital) adj5 (document form) same (notify notification mail email e-mail) and ((attach attached link or hyperlink or hyper\$1link) same (document or form))	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/05/05 14:53
BRS	18	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) same (electronic or digital) adj5 (document form) same (notify notification mail email e-mail) and ((attach attached attachment link or hyperlink or hyper\$1	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/05/05 14:49
BRS	18	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) and (((electronic or digital) adj5 (filing))or e\$4filing) and (lawyer or attorney or court or legal)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/06/08 10:08
BRS	15	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) same (electronic or digital) adj5 (document form) same (notify notification mail email e-mail) and (link or hyperlink or hyper\$1link)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/05/05 14:19
BRS	15	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) same (electronic or digital) adj5 (document form) same (notify notification mail email e-mail) and ((attach attached link or hyperlink or hyper\$1link) same (document or form)) and (forward or forwarded)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/05/05 17:49
BRS	15	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) same (electronic or digital) adj5 (document form) same (notify notification mail email e-mail) and ((attach attached link or hyperlink or hyper\$1link) same (document or form)) and (forward or forwarded) and (file or filing)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/05/05 18:20
BRS	14	(marks near2 laurence).in.	USPAT; US-	2004/04/27

	r –		DODLID, EDO.	07:04
			PGPUB; EPO; JPO; DERWENT;	07:21
			IBM TDB	
BRS	13	(ginter).in. and metadata	USPAT; US- PGPUB; EPO; JPO; DERWENT;	2004/06/04 14:38
	ļ		IBM_TDB	
BRS	13	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) same ((electronic or digital) adj5 (filing))	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/06/08 07:20
BRS	11	((@ad<20000619).ad. and ((prepaid or credit) adj2 card) and bank and ((payment or pay) near3 mechanism)) and (approval adj2 code)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/07/06 13:41
BRS	10	((gough).in. or (hickman).in.) and ((e\$1mail or electronic adj1 mail) and attach\$5)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/06/02 14:09
BRS	9	(@ad<20000619).ad. and (prepaid adj2 card) and (bank near5 mechanism)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/07/06 13:36
BRS	8	(((@ad<20000121).ad. and ((approve approval) near10 (forward send))) and (signature and (hyperlink or link))) and ((hyperlink or link) near10 document)	USPAT; ÜS- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/10/20 11:27
BRS	8	(((@ad<19990726).ad. and ((approve approval) near10 (forward send))) and (signature and (hyperlink or link))) and ((hyperlink or link) near10 document)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2003/10/20 12:04
BRS	8	(gough).in. and ((e\$1mail or electronic adj1 mail))	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/06/02 10:03
BRS	8	(@ad<19990726).ad. and ((word adj1 perfect) or wordperfect).oref. and (email or e\$2mail or electonic adj1 mail).oref.	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/06/08 10:27
BRS	8	(@ad<20000619).ad. and (prepaid adj2 card) and (deduct\$4 or subtract\$4) and (approv\$4 near4 code)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/07/06 12:39
BRS	6	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) same (electronic or digital) adj5 (document form) same (notify notification mail email e-mail) and ((link or hyperlink or hyper\$1link) same (document or form))	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/05/05 14:44
BRS	6	(@ad<20000619).ad. and (prepaid adj2 card) and (deduct\$4 or subtract\$4) and (approv\$4) and (bank or issu\$4)and (merchant vendor) and (anonym\$4)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/07/06 12:50
BRS	5	((@ad<19990726).ad. and (electronic near5 (notary or notaries))) and (store storing) and (notify notification) and (agency or government)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/10/20 12:07
BRS	5	((@ad<19990726).ad. and (electronic near5 (notary or notaries))) and ((store storing) and (notify notification) and (agency or government))	USPAT; US- PGPUB; EPO; JPO; DERWENT;	2003/10/20 12:07

	l		IBM TDB	
BRS	5	((hickman near2 paul).in. ) and ((e\$1mail or electronic adj1 mail))	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/06/02 10:02
BRS	5	(((gough).in. or (hickman).in.) and ((e\$1mail or electronic adj1 mail) and attach\$5)) and (@ad<19990726).ad.	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/06/02 14:09
BRS	5	(((gough).in. or (hickman).in.) and ((e\$1mail or electronic adj1 mail)) ) and (delivery)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/06/02 16:26
BRS	4	(@ad<19990726).ad. and ((electronic or digital) adj5 signature) same (document attachment file form) same (notify notification mail email email) same (link hyperlink hyper\$1link)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/05/05 14:26
BRS	4	("766900").ap.	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/06/04 17:37
BRS	3	"680185"	EPO	2004/05/05 18:11
BRS	3	((gough).in. or (hickman).in.) and ((e\$1mail or electronic adj1 mail)) and (sign\$5 and approv\$5)	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/06/02
BRS	2	("5850442").pn.	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/07/06 12:34
BRS	2	((5,748,738 5,754,840 6,192,407 6,161,146 5,608,874 6,237,096 6,192,165 6,298,327 6,014,663 6,289,460 6,185,683 6,363,361 5,987,429 5,982,898 6,182,124 6,297,891 5,276,869 5,724,574 5,732,219 5,778,352 5,790,790 5,956,489 6,138,162 6,073,105 6,154, "840" 6,314,425 6,324,648 6,477,578 ).pn.) and ((digital adj signature) and (electronic adj signature))	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2003/02/19 10:13
BRS	2	("20030054965" ).pn.	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/04/26 16:54
BRS	2	("20040010452" ).pn.	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/04/26 16:56
BRS	2	(lacour near2 jude).in.	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/04/26 17:24
BRS	2	("20030040973" ).pn.	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/04/26 17:29
BRS	2	("20030101104").pn.	USPAT; US- PGPUB; EPO; JPO; DERWENT; IBM TDB	2004/04/27 07:43
BRS	2	(hickman near2 paul).in. and (document)	USPAT; US-	2004/05/05

Γ Ι			PGPUB; EPO;	14:26
		•	JPO; DERWENT;	1
			IBM_TDB	
BRS	2	(james near1 gough).in. and ((e\$1mail or electronic adj1 mail))	USPAT; US-	2004/06/02
D. (0	_	the transfer of the transfer	PGPUB; EPO;	10:03
			JPO; DERWENT;	
			IBM TDB	
BRS	2	("6434580").pn.	USPAT; US-	2004/06/04
			PGPUB; EPO;	14:38
			JPO; DERWENT;	
			IBM_TDB	
BRS	2	(@ad<19990726).ad. and ((word adj1 perfect) or wordperfect).oref. and	USPAT; US-	2004/06/08
		(e\$2filing or e\$4file or (electronic adj1 filing))	PGPUB; EPO;	10:25
			JPO; DERWENT;	
			IBM_TDB	
BRS	2	(@ad<19990726).ad. and ((word adj1 perfect) or wordperfect).oref. and	USPAT; US-	2004/06/08
		(email or e\$2mail or electonic adj1 mail).oref. and (signature or sign or	PGPUB; EPO;	14:03
		sign\$2off)	JPO; DERWENT;	
			IBM_TDB	
BRS	2	("6055314").pn.	USPAT; US-	2004/06/10
		·	PGPUB; EPO;	14:04
			JPO; DERWENT;	
BRS	2	("6434580").pn.	IBM_TDB USPAT; US-	2004/06/10
DK9	2	( 6434360 ).pri.	PGPUB; EPO;	14:04
			JPO; DERWENT;	14.04
			IBM TDB	
BRS	2	("20020194080" ).pn.	USPAT; US-	2004/07/06
5.10	-	( 20020101000 ).pm.	PGPUB; EPO;	14:16
			JPO; DERWENT;	11.10
			IBM TDB	
BRS	1	(hickman near2 paul).in. and (gough near2 james).in.	USPAT; US-	2004/05/05
			PGPUB; EPO;	14:28
			JPO; DERWENT;	
			IBM_TDB	
BRS	1	(rosen).xa. and (workflow)	USPAT; US-	2004/06/04
			PGPUB; EPO;	13:50
			JPO; DERWENT;	
			IBM_TDB	· .
BRS	1	(edgar adj2 (filer or filing) adj2 manual).oref.	USPAT; US-	2004/06/08
			PGPUB; EPO;	10:23
			JPO; DERWENT;	
			IBM_TDB	l